

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Reza Farzan
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In Re:

Reza Farzan Pro Se Debtor

Reza Farzan

v.

Bayview Loan Servicing LLC et al

U.S. BANKRUPTCY COURT
FILED
TRENTON, NJ

2020 JAN 21 P 2:59

JEANNE A. HAUGHTON

Case No.: 19-29256-CMG

Chapter: 13

Adv. No.: 19-02228

Hearing Date: 1/28/2020

Judge: Hon. Christine M. Gravelle

PLAINTIFF-DEBTOR CERTIFICATION IN SUPPORT OF HIS OPPOSITION TO
MOTION TO DISMISS FILED BY DEFENDANT BAYVIEW

1. I am, Reza Farzan Pro Se, Plaintiff-Debtor in this case. I make this certification in support of my opposition to Motion to Dismiss my Adversary Proceeding Complaint (19-ap-02228-CMG) by Defendant Bayview Loan Servicing LLC. Motion to Dismiss was filed on 11/4/2019. I am acting in good faith in this action.

9. Exhibit 7 is a true copy of an email, dated 5/30/2015, sent by Diane Scholl a supervisor at NJ Department of Banking and Insurance (DOBI) stating that MERS is just a database.
10. Exhibit 8 is a true copy of Foreclosure Complaint filed in Monmouth County Superior Court against my residential property at 23 Twin Terrace Holmdel NJ 07733.
11. Exhibit 9 is a true copy of an affidavit made, on 1/13/2017, by my expert witness, Marilyn English, She questioned the validity of the alleged mortgage assignments. She found serious deficiencies and violations in the foreclosure complaint. At the end she stated: "This file is one of the most egregious I have viewed in over 20 years in the mortgage industry and 6 years reviewing foreclosure documents."
12. Exhibit 10 is a true copy of a supplement to an affidavit made on 3/8/2017 by my expert witness Marilyn English. After she reviewed the MERS Milestone Report (Exhibit 1) she supplemented her original affidavit dated 1/13/2017. She stated that MERS Milestone Report confirmed that the chain of assignments offered by Bayview in the Foreclosure Complaint is invalid; Freddie Mac and Morgan Stanley were omitted in that chain of assignments. She stated: "As there is a break in the title due due to this omission, the loan is null and void and the foreclosure action must be dismissed with prejudice."

13. Exhibit 11 is a true copy of an affidavit made on 1/11/2018 by my expert witness Marilyn English. She made that affidavit after she read the court order and transcript of the Summary Judgment hearing on 3/3/2017. In this affidavit she stated: "For reasons as stated above, there are too many material disputes of fact to allow a Judgment or for this case to continue without Due Process. Based on the Due Process Clause, discovery of relevant issues must be allowed."
14. Exhibit 12 is a printout from the web. In this is an example of how Chase fabricated and forged mortgage documents to unlawfully take a homeowners home.
15. Exhibit 13 is a printout from the web dated 9/29/2010. The article has a list of Chase robo-signers including Stacy Spohn and Beth Cottrell. The article stated that Chase vacated many affidavits and assignments signed by those robo-signers. Stacy Spohn and Beth Cottrell from Chase signed the alleged assignment on my home loan (Exhibit 3) on 2/27/2009; but chase never vacated that despite my repeated calls.
16. Exhibit 14 is a printout from the web dated 12/16/2010 about deposition of Beth Cottrell, a nationally know Chase robo-signer in Chase Home Finance, LLC v. Judith Koren, et al., Chase Home Finance, LLC v. Judith Koren, et al., Circuit Court of the Fifteenth Judicial Circuit, Palm Beach County, Florida, Case No. 50-2008-CA-01687. Circuit Court of the

Fifteenth Judicial Circuit, Palm Beach County, Florida, Case No. 50-2008-CA-01687. "During her deposition Ms. Cottrell admitted to executing 18 thousand documents per month without any personal knowledge of the contents of what she was signing." Beth Cottrell signed the alleged mortgage assignment on my house without having personal knowledge of my loan.

17. Exhibit 15 is a true copy of a letter to me dated 9/23/2019 from Monmouth County Clerk stating that the only the initial mortgage document was recorded with the original copy, the rest of the document were filed online and her office has not seen the original documents.

18. Exhibit 16 is a true copy of declaration of Lori McEvan about her ordeal in state courts. She was denied of her US and NJ constitutional rights in state courts. She is willing to testify to that.

19. Exhibit 17 is a true copy of Ajay Kajla's affidavit which was filed in my civil rights case in US District Court in Trenton NJ (19-cv-705). His US 4th, 5th, and 14th Amendment rights were violated in state courts. She is willing to testify to that.

20. Exhibit 18 has the true copies of the hard copy receipts that I received from US Postal Service (USPS) when I sent the summonses and complaints to Bayview Defendants by certified mails.

Respectfully Submitted

A handwritten signature in cursive script that reads "Reza Farzan".

Reza Farzan

Dated 12/21/2020

2. I prepared the Affidavit of Truth which is attached to this certification. For ease of reference I describe the exhibits referenced in my Affidavit of Truth.
3. Exhibit 1 is a true copy of the Milestone Report sent to me, in response to my subpoena, by Mortgage Electronic Registration Systems Inc. (MERS) in early March of 2017.
4. Exhibit 2 is a true copy of a letter from Morgan Stanley dated 2/15/2017; sent to me in response to my subpoena.
5. Exhibit 3 is a true copy of a letter from Freddie Mac dated 2/20/2013. They notified me that they owned the mortgage on my residential property in Holdmel NJ.
6. Exhibit 4 is a true copy of a letter dated 4/1/2005 sent to me by the original lender of my loan, American Mortgage Network Inc. (AMN). They notified me that they transferred the servicing of the mortgage to Option One Corporation (Option One).
7. Exhibit 5 is a true copy of a letter dated 9/12/2016 sent to me by Bayview stating that Freddie Mac was the owner of the my mortgage loan.
8. Exhibit 6 is a true copy of a letter dated 11/14/2018 sent to me by US Senator Cory Booker stating that Freddie Mac is the owner of my mortgage loan.